

<b>Interview Summary</b>	<b>Application No.</b> 10/682,663	<b>Applicant(s)</b> CLUBB ET AL.	
	<b>Examiner</b> THOMAS M. HAMMOND III	<b>Art Unit</b> 3695	

All participants (applicant, applicant's representative, PTO personnel):

(1) THOMAS M. HAMMOND III. (3) \_\_\_\_.

(2) Ria Schalnaf, Applicant's Representative. (4) \_\_\_\_.

Date of Interview: 29 January 2009.

Type: a) ☒ Telephonic b) ☐ Video Conference  
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.  
If Yes, brief description: \_\_\_\_.

Claim(s) discussed: 24.

Identification of prior art discussed: Allen.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The discussion revolved around when the allocation of the shadow wallets was executed. Allen discloses an ongoing, per call allocation from the master account. It was suggested that an amendment indicating that the shadow wallets were allocated prior to any request for allocation would overcome Allen pending further consideration.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.